

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Western District of North Carolina

In re:
 Vinroy W. Reid
 Debtor

Case No. 18-31436-ltb
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0419-3

User: howeyc
Form ID: 309IPage 1 of 2
Total Noticed: 37

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db +Vinroy W. Reid, P. O. Box 5035, Charlotte, NC 28299-5035
 aty +Gillian Shannon Crowl, Swift Currie McGhee Hiers, 1355 Peachtree St. NE, Suite 300, Atlanta, GA 30309-3238
 aty +James H. Henderson, The Henderson Law Firm, 1120 Greenwood Cliff, Charlotte, NC 28204-2821
 aty +Jonathan Blake Davis, Shapiro Ingle LLP, 10130 Perimeter Parkway, Suite 400, Charlotte, NC 28216-0034
 smg +United States Attorney, 227 West Trade Street, Carillon Bldg, Suite 1700, Charlotte, NC 28202-1675
 cr +Y2 Yoga Cotswold, LLC, c/o The Henderson Law Firm, 1201 Harding Place, Charlotte, NC 28204-2826
 5863601 +CHS University Parent Hospital, c/o PMAB, LLC, 4135 S. Stream Blvd., Ste. 4, Charlotte, NC 28217-4523
 5863602 +CHS Urgent Care-Eastland, c/o PMAB, LLC, 4135 S. Stream Blvd., Ste. 4, Charlotte, NC 28217-4523
 5863604 +CMG Eastland Urgent Care, c/o PMAB, LLC, 4135 S. Stream Blvd., Ste. 4, Charlotte, NC 28217-4523
 5863597 +Carolina Pathology Clinical, c/o Financial Data Systems, 1638 Military Cutoff Rd., Wilmington, NC 28403-5716
 5863599 +Chase, P. O. Box 24696, Columbus, OH 43224-0696
 5863598 +Chase, 710 S. Ash St., Ste. 200, Glendale, CO 80246-1989
 5863603 +City of Charlotte, P. O. Box 1316, Charlotte, NC 28201-1316
 5863606 +Duke Vinyl Products, Inc., 304 W. 32nd St., Charlotte, NC 28206-2278
 5863607 +Fern E. De Jonge, Esq., 7718 Flatlands Ave., 2nd Fl., Brooklyn, NY 11236-3528
 5863608 +Hazelyn Mills, 7329 Boswell Rd., Charlotte, NC 28215-4502
 5868501 +JPMorgan Chase Bank, N.A., Jonathan Blake Davis, Shapiro Ingle LLP, 10130 Perimeter Parkway, Suite 400, Charlotte, NC 28216-0034
 5863610 +JPMorgan Chase Bank, N.A., P. O. Box 47020, Atlanta, GA 30362-0020
 5863611 +Marty E. King, 5054 Gatsby Cir., Rock Hill, SC 29732-7909
 5863613 +Mid-Atlantic Emergency Medical, c/o Optimum Outcomes, Inc., 2651 Warrenville Rd., Downers Grove, IL 60515-5544
 5863614 +Miranda Reid, 3054 Chaffey Cir., Decatur, GA 30034-4308
 5863615 +NY State Dept. of Taxation and Finance, Civil Enforcement Division, W. A. Harriman Campus, Albany, NY 12227-0001
 5863616 +Ocwen, P. O. Box 24738, West Palm Beach, FL 33416-4738
 5863617 +Thais Patricia Moran, 6740 Vernerdale Glen Dr., Charlotte, NC 28212-8438
 5863618 +Verol Reid, 2556 Brentwood Pl., Charlotte, NC 28208-7048
 5863620 +WGIV 1370 AM, Home Builder, 9349 China Grove Ch. Rd., Pineville, NC 28134-8531
 5863621 +Y2 Yoga, 212 S. Tryon St., Ste. 375, Charlotte, NC 28281-0033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rkjpa@bellsouth.net Oct 05 2018 18:23:25 R. Keith Johnson, 1275 South Hwy 16, Stanley, NC 28164
 tr +E-mail/Text: ebnmail@chl3clt.com Oct 05 2018 18:24:01 Warren L. Tadlock, 5970 Fairview Road, Suite 650, Charlotte, NC 28210-2100
 5863596 EDI: CAPITALONE.COM Oct 05 2018 22:23:00 Capital One, 15000 Capital One Dr., Richmond, VA 23238
 5863600 +EDI: CHRM.COM Oct 05 2018 22:23:00 Chrysler Capital, Attn: Bankruptcy Dept., P. O. Box 961278, Fort Worth, TX 76161-0278
 5863605 +E-mail/Text: bankruptcy@onlineis.com Oct 05 2018 18:24:13 Duke Energy, c/o Online Collections, P. O. Box 1489, Winterville, NC 28590-1489
 5863609 +EDI: RMSC.COM Oct 05 2018 22:23:00 Home Depot, 2455 Paces Ferry Rd., Atlanta, GA 30339-6444
 5863713 +EDI: IRS.COM Oct 05 2018 22:23:00 Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
 5863612 +E-mail/Text: taxbk@mecklenburgcountync.gov Oct 05 2018 18:24:07 Mecklenburg County Tax Collector, Bob Walton Plaza, 700 E. Stonewall St., Charlotte, NC 28202-2780
 5863714 EDI: NCDEPRev.COM Oct 05 2018 22:23:00 North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
 5863619 +EDI: WFFC.COM Oct 05 2018 22:23:00 Wells Fargo Card Services Visa, P. O. Box 10347, Des Moines, IA 50306-0347

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, N.A.
 cr Spend Management Solutions, LLC

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0419-3

User: howeyc
Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Gillian Shannon Crowl on behalf of Creditor Spend Management Solutions, LLC
Gillian.crowl@swifcurrie.com
Gillian Shannon Crowl on behalf of Plaintiff Spend Management Solutions, LLC
Gillian.crowl@swifcurrie.com
James H. Henderson on behalf of Creditor Y2 Yoga Cotswold, LLC henderson@title11.com,
ginny@title11.com
Jonathan Blake Davis on behalf of Creditor JPMorgan Chase Bank, N.A. jodavis@logs.com
R. Keith Johnson on behalf of Debtor Vinroy W. Reid rkjpa@bellsouth.net
Warren L. Tadlock, wtadlock@chl3clt.com

TOTAL: 6

Information to identify the case:		
Debtor 1	Vinroy W. Reid First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-9436 EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	Western District of North Carolina	Date case filed for chapter 13 9/21/18
Case number: 18-31436		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Vinroy W. Reid	
2. All other names used in the last 8 years		
3. Address	P. O. Box 5035 Charlotte, NC 28299	
4. Debtor's attorney Name and address	R. Keith Johnson 1275 South Hwy 16 Stanley, NC 28164	Contact phone 704-827-4200 Email : rkjpa@bellsouth.net
5. Bankruptcy trustee Name and address	Warren L. Tadlock 5970 Fairview Road, Suite 650 Charlotte, NC 28210	Contact phone 704.372.9650 Email: wtadlock@ch13clt.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	401 West Trade Street Charlotte, NC 28202	Hours open : 8:30 AM – 4:30 PM Contact phone 704-350-7500 Date: 10/5/18

For more information, see page 2

7. Meeting of creditors	November 6, 2018 at 10:30 AM	Location: 5970 Fairview Road, Suite 650, Charlotte, NC 28210
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 1/5/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/30/18
	Deadline for governmental units to file a proof of claim:	180 days from the date of voluntary petition, order for relief, or conversion, whichever is later.
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	